

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Dreyer, et al.)
)
Serial No.: 10/788,919)
)
Filed: February 27, 2004)
)
For: A METHOD OF REFINANCING A)
MORTGAGE LOAN AND A CLOSING)
PACKAGE FOR SAME)

SUPPLEMENTAL INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

This Supplemental Information Disclosure Statement is being submitted, under 37 CFR § 1.97 on the merits of an application filed pursuant to 37 CFR § 1.53(b). Applicant believes no fee is necessary in connection with the filing of this submission. However, the Commissioner is hereby authorized to charge any deficiency to Deposit Account No. 502498, referencing Client/Matter No. 435565-405.

Pursuant to 37 CFR § 1.56, the items listed on the attached Form PTO-1449 is being brought to the attention of the Examiner for consideration in connection with the examination of the above-identified patent application, as the listed references were also cited in Applicant's patent application, Serial No. 10/259,116 filed on September 27, 2002.

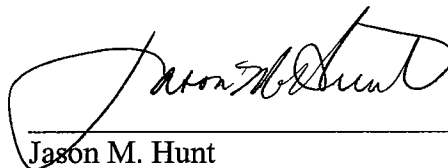
By submission of the enclosed documents herewith, Applicant does not admit that such documents constitute prior art. Applicant reserves the right to show, pursuant to 37 CFR § 1.131

or otherwise, that any of the identified patents and publications, and any referenced in the present application are not prior art with respect to the present invention.

Pursuant to the Manual of Patent Examining Procedure, Chapter 609, applicant requests that the Examiner consider each of the listed documents and initial and return to the undersigned a copy of the enclosed Form PTO-1449.

Respectfully submitted,

Date: 11/21/07



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